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WOMEN'S BUSINESS OWNERSHIP

SBA1.2:

"The greatest innovations for new jobs, technologies and economic vigor today come from a small but growing circle of heroes--the small business people, American entrepreneurs, the men and women of faith, intellect and daring who take great risks to invest in and invent our future."

Ronald Reagan

SEP 8 1986

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Key Phone Numbers

Office of Women's Business Ownership Central Office, Washington, DC	(202) 653-8000
Regional Offices	
I - ME, VT, MA, NH, CT, RI	(617) 223-0043
II - NY, NJ, Virgin Islands	(212) 264-4480
III - PA, DE, MD, VA, DC, WV	(215) 596-5975
IV - NC, SC, KY, TN, GA, AL, MS, FL	(404) 881-7452
V - MN, WI, MI, OH, IN, OH, IL	(312) 353-4480
VI - NM, TX, OK, AK, LA	(214) 767-7615
VII - KS, MO, LA, NB	(816) 374-3608
VIII - MT, ND, SD, WY, UT, CO	(303) 564-4724
IX - CA, NV, AZ, HA	(415) 556-4724
X - WA, OR, ID, AK	(206) 442-2664
Service Corps of Retired Executives National Office	(202) 653-6279
SBA Procurement Automated Source System	(202) 653-6442
SBA Answer Desk (In the District of Columbia)	(800) 368-5855 (202) 653-7566

Questions and Answers

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Can I get a grant from SBA as a woman business owner?

There are no grants available through the Office of Women's Business Ownership. However, for more information regarding general SBA grants, you should contact your local SBA District Office.

How do I apply for an SBA loan?

The loan process is coordinated through the SBA District Office network. Your first step should be to contact them and arrange for a counseling session to determine which SBA loan program is best suited to your needs.

How can SCORE help me?

SCORE, the Service Corps of Retired Executives, provides free and confidential counseling about small business ownership. You will be matched with a counselor who has either experience in your particular field, or who has years of knowledge in the general small business area. These counselors will work with you on a specific business problem, or long-term on the health of your company.

Where can I go to find out more about SBA programs?

Call your District or Regional SBA office. They should be able to provide you with small business classes available in your area, as well as business associations you may want to join. Your local SBA office can answer specific questions and provide excellent referrals in most cases.

Can SBA help me get Federal contracts?

Yes. You can register for the Procurement Automated Source System (PASS) by completing an enrollment form available from any field office. The District offices should also have a listing of procurement workshops and conferences in your areas, and may be able to provide you with a list of procurement officials in your local market which you may want to call on.

Resources for Women Business Owners

1. **SBA Women's Business Ownership Regional Coordinator**
   Located in your Regional Office, the Coordinator is responsible for all women's business programs conducted throughout the Region, and can provide referrals and contacts.
2. **SBA Women's Business Ownership District Representatives**
   Located in your local SBA District Office, the Representative is your contact regarding SBA programs and opportunities. They are responsible for monitoring and developing programs to aid women business owners in their Districts.
3. **SCORE/ACE**
   The Service Corps of Retired Executives and Active Corps of Executives provide free, confidential counseling for all business owners and can help you with a business or marketing plan, or offer solutions to day-to-day business problems.
4. **Small Business Development Centers**
   Located at many colleges and universities across the country, the SBDCs provide training and counseling for business owners. To find the nearest SBDC, contact your SBA District office, or local SCORE/ACE office.

Some SBA Programs to Aid Women Business Owners

Meet the Lender - A training course designed to aquaint women with the lending process.

Selling to the Federal Government - A course targeted at the government marketplace.

Focus on Survival - A training program designed for business owners at the growth stage.

Tarheel Lumber - A simulation to acquaint women with the process of reading financial statements.

Homebased Business - A day-long conference covering all aspects of working from the home.

Franchising - A conference co-sponsored with the International Franchise Association dealing with the aspects of franchise opportunities.

Financial Planning - A day-long conference designed to allow women to adequately plan for their future financial needs.

Business Expansion - A conference designed to answer the specific questions associated with expanding a business.

Facts and Figures

IRS Statistics
Non-Farm Sole Proprietorships

	# WBO's	Total	% of WBO's to total
1977	1.9M	8.4M	23%
1979	2.3M	9.3M	25%
1980	2.5M	9.7M	26%
1982	2.9M	11.1M	26%
1983	3.3M	11.8M	28%

	WBO Receipts	Total Receipts	% of WBO Receipts to total
1977	25B	325B	7.8%
1980	36B	411B	8.9%
1982	42B	434B	9.6%
1983	53B	465B	11.5%

Trends in Federal Prime Contract Award Activity to Women-Owned Small Businesses

FY	Goals (mils.)	Rate of Change	Achievements (mils.)	Rate of Change
1979			$181.3	
1980	$211.3		388.4	114%
1981	407.9	93%	631.5	63%
1982	480.4	18%	683.3	8%
1983	640.0	33%	863.4	26%
1984	865.7	35%	1,146.6	33%
1985	1,066.3	23%	1,283.3	12%
1986	1,330.2	25%		

Percentage of Prime Contract Award Achievements to Women-owned Small Businesses to Total Procurement

FY	
1979	.22
1980	.37
1981	.56
1982	.52
1983	.57
1984	.71
1985	.74

The Office of Women's Business Ownership

The Office of Women's Business Ownership, with a constituency of more than 3 million women business owners, was formed to implement a national policy to support women entrepreneurs. The Director of the Office works with the Office of Business Development to insure that the provisions of Executive Order 12138, and other Administration and Congressional issues concerning women's business ownership, are carried out. The primary functions of the Office of Women's Business Ownership include:

- Develop and coordinate a national program to increase the number and success of women-owned businesses while making maximum use of existing government and private sector resources;
- Develop policy, plans, operating procedures, and standards to effectively strengthen and improve the Agency responsiveness to the needs of current or potential women business owners;
- Research and evaluate the special programmatic needs of current or potential women business owners and develop and test ways of meeting them;
- Provide support to the Interagency Committee on Women's Business Enterprise in fulfilling its mandate to promote, coordinate, and monitor Federal efforts on behalf of women business owners;
- Work with Federal, state and local governments to insure that they consider women's business ownership in their program areas. Establish and maintain a free flow of information in both directions; and
- Serve as principal liaison with business, educational, philanthropic, organizational, and community resources to assist the growth and development of women-owned businesses.

These responsibilities are carried out with the assistance of nearly 100 women business Coordinators and Representatives located in SBA regional and district offices across the country. The Coordinators and Representatives play a critical role in insuring Agency responsiveness to the concerns of women business owners.

The Business of SBA

The **U.S. Small Business Administration** is a small, independent federal agency, created by Congress in 1953 to assist, counsel, and champion the millions of American small businesses which are the backbone of this country's competitive free-enterprise economy.

The mission of SBA, simply put, is to help people get into business and to stay in business. To do this, SBA acts as an advocate for small business; at the direction of Congress, the Agency espouses the cause of small business, explains small business's role and contributions to our society and economy, and advocates programs and policies that will help small business. SBA performs this advocacy role in close coordination with other federal agencies, with Congress, and with financial, educational, professional and trade institutions and associations.

The Agency also provides prospective, new, and established persons in the small business community with financial assistance, management counseling, and training. SBA also helps get and direct government procurement contracts for small firms.

The Agency makes special efforts to assist women, minorities, the handicapped and veterans to get into business, and stay in business, because such persons long have faced unusual difficulties in the private marketplace.

The Agency has about 4,000 permanent employees and more than 100 offices in all parts of the nation. To provide quick service, SBA has delegated decision making authority to its field offices in most of the program areas.

What Is a Small Business?

SBA generally defines a small business as one which is independently owned and operated and is not dominant in its field. To be eligible for SBA loans and other assistance, a business must meet a size standard set by the Agency. Specific size standard information is available through any SBA office around the country.

Who Is Eligible?

Most small, independent businesses are eligible for SBA assistance. Under the Disaster Loan Recovery Program, owners of both small and large businesses are eligible for SBA Disaster Loan Assistance. So are homeowners, renters, and nonprofit organizations.

Other Resources:

Retired business executives are organized under SCORE (the Service Corps of Retired Executives). These men and women volunteer their services to small businesses seeking managerial assistance. SCORE volunteers work in each District Office. Their services are free.

Small Business Institutes (SBIs) on hundreds of university and college campuses offer free guidance and assistance to troubled small firms. SBIs are staffed by senior business administration students and their faculty advisors, working under SBA guidance. Any SBA District Office can furnish the name and telephone number of the nearest SBI.

Small Business Development Centers (SBDCs) have been organized as a pilot program on a limited number of university and college campuses, to bring under one roof a variety of small business managerial and financial information and assistance. Again, SBA District Offices can furnish a list of SBDCs.

There is no charge for any SBA service. However, interest in small business today is high, and the demand for SBA assistance is great. SBA's 4,000 employees are dedicated to providing you with the information and assistance you need as quickly, and as courteously, as possible. You can help us by familiarizing yourself with our programs through our literature and brochures, determining as precisely as possible what you need.

SBA

U.S. Small Business Administration
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